



Order Filed on August 25, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-2(c)

---

Stacey L. Mullen, Esquire  
2091 N. Springdale Road  
Suite 17  
Cherry Hill, NJ 08003  
(856) 778-8677  
By: Stacey L. Mullen, Esquire (SM5598)

---

In Re:  
Michael Rafine

Case No.: \_\_20-15487\_\_

Judge: \_\_JNP\_\_

Chapter: 13

---

**ORDER TO EMPLOYER TO PAY THE TRUSTEE**

The relief set forth on the following pages, numbered two (2) through (3) is hereby ORDERED.

**DATED: August 25, 2020**



---

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

Page 2

In re: Michael Rafine

Case No.: 20-15487

Caption of Order: Order to Employer to Pay the Trustee

---

The above-named debtor has filed a proceeding under Chapter 13 of the Title 11 of the United States Code. The debtor's future earnings have been submitted to the jurisdiction of this Court, in furtherance of the debtor's Chapter 13 plan.

NOW, THEREFORE, pursuant to 11 U.S.C. Section 1325(C) and Section 105, IT IS ORDERED that, until further order of this Court, the employer or other party providing income to said debtor shall deduct from the earnings or income of said debtor the following sums each pay period, beginning on the next pay day following receipt of this order, and shall deduct the same amount for each pay period thereafter, including any period for which the debtor receives periodic or lump sum payment for or on account of vacation, termination or other benefits, arising out of present or past Standing Trustee and/or Debtor's mortgagee.

Debtor's Employer and  
Address:

Attn: Human Resources Dept.  
Greenix Pest Control  
530 S. Henderson Road, Suite C  
King of Prussia, PA 19406

Trustee to Whom Payments  
must be forwarded:

Isabel C. Balboa, Esquire  
P.O. Box 1978  
Memphis, TN 38101

Amount to be Deducted and paid  
per Pay Period to Trustee

Monthly\_\_ Bi-Weekly\_\_ Weekly\_X\_ \$231.00 per weekly pay

IT IS FURTHER ORDERED that the employer or other party making payments shall note the debtor's name and bankruptcy case number on the checks to the Trustee or Mortgagee.

IT IS FURTHER ORDERED that said employer or other party shall notify said Trustee and mortgagee(s) if the earnings or income of said debtor are terminated, and the reasons for such termination.

IT IS FURTHER ORDERED that all earnings and wages of the debtor, except the amounts required to be withheld by the provisions of any laws of the United States, the laws of any State or political subdivision, or by any insurance, pension or union dues agreement between employer and the debtor, or by the order of this court, shall be paid to the debtor in accordance with employer's usual payroll procedure.

Page 3

In re: Michael Rafine

Case No.: 20-15487

Caption of Order: Order to Employer to Pay the Trustee

---

IT IS FURTHER ORDERED that no deduction for or on account of any garnishment, wage assignment, credit union or other purpose not specifically authorized by this Court shall be made from the earnings of said debtor.

IT IS FURTHER ORDERED that an order dismissing the debtor's bankruptcy case shall constitute a termination of the requirement to make payments under this order.

IT IS FURTHER ORDERED that this order supersedes previous orders, if any, made to subject employer or other party in this case.

IT IS FURTHER ORDERED that the attorney for the debtor shall serve copies of this order on the employer or other party, the Trustee, and the mortgagee(s) within five days.

**IT IS A VIOLATION OF 15 U.S.C. SECTION 1674 AND N.J.S.A. 2A:170-90.4 FOR AN EMPLOYER TO DISCHARGE AN EMPLOYEE OR TAKE ANY OTHER DISCIPLINARY ACTION BECAUSE OF A WAGE GARNISHMENT. AN EMPLOYER VIOLATING SAID STATUTES IS SUBJECT TO FINES AND IMPRISONMENT.**

Certificate of Notice Page 4 of 4

United States Bankruptcy Court  
District of New Jersey

In re:  
Michael A. Rafine  
Debtor

Case No. 20-15487-JNP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Aug 25, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 27, 2020.

db +Michael A. Rafine, 91 Castle Heights Avenue, Pennsville, NJ 08070-2201

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 27, 2020

Signature: /s/Joseph Speetjens

---

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Stacey L. Mullen on behalf of Debtor Michael A. Rafine slmullen@comcast.net  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5